



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [BEAL FINANCIAL CORPORATION](#)

City/State [PLANO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [7,758,174](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BEAL FINANCIAL CORPORATION](#)
[6000 LEGACY DRIVE](#)

[PLANO, TX 75024](#)

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	7,598,388	8,197,555	8,510,340	6,896,968	7,442,375
Net income (\$000)	492,101	77,950	135,643	73,312	188,219
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	5.46			4.93			4.85			6.14			4.77		
+ Non-interest income	8.82			0.27			0.90			-2.93			2.15		
– Overhead expense	4.95			2.59			2.91			2.10			2.76		
– Provision for credit losses	-0.66			0.75			2.02			-0.48			-0.51		
+ Securities gains (losses)	1.17			-0.20			1.21			-0.30			-0.31		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	11.23			1.65			2.04			1.30			4.36		
Net operating income	8.64			1.27			1.59			1.06			2.53		
Net income	8.64			1.27			1.59			1.06			2.53		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	7.43			6.59			6.33			9.13			7.26		
Interest expense	0.59			1.18			1.02			2.19			1.83		
Net interest income (tax equivalent)	6.84			5.41			5.31			6.94			5.43		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.04			0.97			2.25			0.48			0.20		
Earnings coverage of net loan and lease losses (X)	-563.97			4.10			3.05			2.51			28.39		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.12			1.30			2.89			1.13			2.37		
Allowance for loan and lease losses / Total loans and leases	2.12			1.30			2.76			1.13			2.37		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	21.37			28.06			21.80			4.57			14.53		
30–89 days past due loans and leases / Total loans and leases	0.45			0.49			0.56			2.20			2.17		
Liquidity and Funding															
Net noncore funding dependence	37.63			57.81			54.75			50.70			44.77		
Net short-term noncore funding dependence	27.18			51.65			46.79			41.36			27.68		
Net loans and leases / Total assets	46.13			49.04			45.22			69.50			61.47		
Capitalization															
Tier 1 leverage ratio	38.49			23.94			23.96			32.15			26.60		
Holding company equity capital / Total assets	31.06			19.83			22.46			25.54			23.73		
Total equity capital (including minority interest) / Total assets	31.06			19.83			22.46			25.54			23.73		
Common equity tier 1 capital / Total risk-weighted assets	37.45			18.59			23.82			25.49			25.41		
Net loans and leases / Equity capital (X)	1.49			2.47			2.01			2.72			2.59		
Cash dividends / Net income	0			0			0			59.87			353.31		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	-23.70			59.91			26.90			-5.87			0.36		
Equity capital	19.48			18.37			11.57			1.32			-22.50		
Net loans and leases	-28.24			20.47			-17.43			6.42			-9.42		
Noncore funding	-43.43			124.83			50.02			-0.33			6.57		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	10.65			15.25			15.65			17.47			23.96		
Equity investment in subsidiaries / Equity capital	136.77			146.44			147.37			152.71			159.31		
Cash from ops + noncash items + op expense / Op expense + dividends	367.59			139.97			121.89			127.95			41.48		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	217,600	229,182	301,461	447,284	343,742	-5.05	-18.91
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	217,600	229,182	301,461	447,284	343,742	-5.05	-18.91
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	217,600	229,182	301,461	447,284	343,742	-5.05	-18.91
Investment interest income (tax equivalent).....	119,650	138,342	187,785	93,119	115,256	-13.51	1.77
Interest on balances due from depository institutions.....	767	1,614	2,025	16,187	14,698	-52.48	-70.84
Interest income on other earning assets.....	19	175	196	450	386	-89.14	-94.10
Total interest income (tax equivalent).....	338,036	369,313	491,467	557,040	474,082	-8.47	-13.07
Interest on time deposits of \$250K or more.....	809	2,325	2,812	4,638	3,963	-65.20	
Interest on time deposits < \$250K.....	6,435	35,393	40,296	69,195	54,195	-81.82	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,808	4,025	5,067	6,599	6,845	-55.08	235.44
Interest on other borrowings and trading liabilities.....	17,851	24,489	30,964	53,054	54,302	-27.11	-3.94
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	26,903	66,232	79,139	133,486	119,305	-59.38	-37.30
Net interest income (tax equivalent).....	311,133	303,081	412,328	423,554	354,777	2.66	-10.07
Non-interest income.....	502,620	16,576	76,548	-201,803	159,893	2932.22	4052.51
Adjusted operating income (tax equivalent).....	813,753	319,657	488,876	221,751	514,670	154.57	127.27
Overhead expense.....	282,218	159,323	247,489	144,617	205,196	77.14	183.69
Provision for credit losses.....	-37,449	46,389	171,623	-33,136	-38,070		
Securities gains (losses).....	66,591	-12,076	103,058	-20,885	-22,707		
Other tax equivalent adjustments.....	1	0	0	0	0		
Pretax net operating income (tax equivalent).....	639,765	101,711	173,882	89,385	324,837	529.00	198.78
Applicable income taxes.....	147,663	23,761	38,237	16,073	136,618	521.45	11563.74
Tax equivalent adjustments.....	1	0	2	0	0		
Applicable income taxes (tax equivalent).....	147,664	23,761	38,239	16,073	136,618	521.46	11563.82
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	492,101	77,950	135,643	73,312	188,219	531.30	131.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	492,101	77,950	135,643	73,312	188,219	531.30	131.19
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	492,101	77,950	135,643	73,312	188,219	531.30	131.19
Investment securities income (tax equivalent).....	119,650	138,342	187,785	93,119	115,256	-13.51	1.77
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0	0		
Mortgage-backed securities.....	76,513	72,084	97,238	87,740	109,825	6.14	-29.30
All other securities.....	43,137	66,258	90,547	5,379	5,431	-34.90	361.11
Cash dividends declared.....	0	0	0	43,892	665,000		-100.00
Common.....	0	0	0	43,892	665,000		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	5.93			6.01			5.77			8.08			6.37		
Less: Interest expense	0.47			1.08			0.93			1.94			1.60		
Equals: Net interest income (tax equivalent)	5.46			4.93			4.85			6.14			4.77		
Plus: Non-interest income	8.82			0.27			0.90			-2.93			2.15		
Equals: adjusted operating income (tax equivalent)	14.28			5.20			5.74			3.22			6.92		
Less: Overhead expense	4.95			2.59			2.91			2.10			2.76		
Less: Provision for credit losses	-0.66			0.75			2.02			-0.48			-0.51		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	1.17			-0.20			1.21			-0.30			-0.31		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	11.23			1.65			2.04			1.30			4.36		
Less: Applicable income taxes (tax equivalent)	2.59			0.39			0.45			0.23			1.84		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	8.64			1.27			1.59			1.06			2.53		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	8.64			1.27			1.59			1.06			2.53		
Memo: Net income (last four quarters)	6.82			2.13			1.59			1.06			2.53		
Net income—BHC and noncontrolling (minority) interest	8.64			1.27			1.59			1.06			2.53		
Margin Analysis															
Average earning assets / Average assets	79.85			91.14			91.30			88.47			87.75		
Average interest-bearing funds / Average assets	74.30			83.15			79.99			75.26			74.26		
Interest income (tax equivalent) / Average earning assets	7.43			6.59			6.33			9.13			7.26		
Interest expense / Average earning assets	0.59			1.18			1.02			2.19			1.83		
Net interest income (tax equivalent) / Average earning assets	6.84			5.41			5.31			6.94			5.43		
Yield or Cost															
Total loans and leases (tax equivalent)	7.58			6.12			5.99			9.55			6.87		
Interest-bearing bank balances	0.09			0.21			0.18			2.25			2.17		
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	7.43			6.59			6.33			9.13			7.26		
Investment securities (tax equivalent)	12.32			9.71			9.80			13.58			15.27		
US Treasury and agency securities (excluding mortgage-backed securities)															
Mortgage-backed securities	17.34			16.70			16.66			14.27			15.78		
All other securities	11.83			5.24			6.18			8.45			9.99		
Interest-bearing deposits	0.28			1.13			0.92			2.19			1.69		
Time deposits of \$250K or more	0.73			1.78			1.64			2.24			1.71		
Time deposits < \$250K	0.27			1.20			1			2.28			1.72		
Other domestic deposits	0.20			0.56			0.51			1.68			1.62		
Foreign deposits															
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	1.48			1.33			1.38			2.51			2.30		
All interest-bearing funds	0.64			1.30			1.16			2.57			2.16		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	502,620	16,576	76,548	-201,803	159,893
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1	2	2	3	4
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	316	352	445	557	633
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	8,313	-3,137	-167	2,457	90,214
Other non-interest income	493,990	19,359	76,268	-204,820	69,042
Total overhead expenses	282,218	159,323	247,489	144,617	205,196
Personnel expense	35,133	39,894	50,712	52,890	58,021
Net occupancy expense	9,972	8,736	11,583	12,399	13,023
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	237,113	110,693	185,194	79,328	134,152
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	245	331	326	329	358
Average personnel expense per employee	143.40	120.53	155.56	160.76	162.07
Average assets per employee	31,013.83	24,766.03	26,105.34	20,963.43	20,788.76

Analysis Ratios

Mutual fund fee income / Non-interest income	0			0			0				0		
Overhead expenses / Net Interest Income + non-interest income	34.68			49.84			50.62				65.22		

Percent of Average Assets

Total overhead expense	4.95			2.59			2.91				2.10		
Personnel expense	0.62			0.65			0.60				0.77		
Net occupancy expense	0.17			0.14			0.14				0.18		
Other operating expenses	4.16			1.80			2.18				1.15		
Overhead less non-interest income	-3.87			2.32			2.01				5.02		

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	34.68			49.84			50.62				65.22		
Personnel expense	4.32			12.48			10.37				23.85		
Net occupancy expense	1.23			2.73			2.37				5.59		
Other operating expenses	29.14			34.63			37.88				35.77		
Total non-interest income	61.77			5.19			15.66				-91		
Fiduciary activities income	0			0			0				0		
Service charges on domestic deposit accounts	0			0			0				0		
Trading revenue	0			0			0				0		
Investment banking fees and commissions	0			0			0				0		
Insurance activities revenue	0			0			0				0		
Venture capital revenue	0			0			0				0		
Net servicing fees	0.04			0.11			0.09				0.25		
Net securitization income	0			0			0				0		
Net gain (loss) - sales of loans, OREO, and other assets	1.02			-0.98			-0.03				1.11		
Other non-interest income	60.71			6.06			15.60				-92.36		
Overhead less non-interest income	-27.08			44.66			34.97				156.22		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.08			23.36			21.99				17.98		
Applicable income tax + TE / Pretax net operating income + TE	23.08			23.36			21.99				17.98		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	1,380,882	1,947,129	1,540,760	2,012,543	2,032,535	-29.08	-38.61
Commercial and industrial loans	2,203,495	3,051,206	2,515,050	2,893,730	2,606,423	-27.78	-30.29
Loans to individuals	5,923	7,614	7,089	9,286	11,543	-22.21	-65.59
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	66,058	46,855	63,762	0	27,372	40.98	35.81
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	3,656,358	5,052,804	4,126,661	4,915,559	4,677,873	-27.64	-33.23
Less: Allowance for loan and lease losses	77,452	65,638	113,833	55,408	110,985	18.00	-46.85
Net loans and leases	3,578,906	4,987,166	4,012,828	4,860,151	4,566,888	-28.24	-32.86
Debt securities that reprice or mature in over 1 year	850,148	2,603,901	1,657,206	875,435	915,315	-67.35	-31.76
Mutual funds and equity securities	4,302	2,595	3,813	0	0	65.78	
Subtotal	4,433,356	7,593,662	5,673,847	5,735,586	5,482,203	-41.62	-32.59
Interest-bearing bank balances	1,677,223	1,501,590	1,606,279	396,751	866,827	11.70	124.01
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	10,065	287,625	56,295	17,607	12,105	-96.50	-86.57
Trading assets	0	0	0	0	0		
Total earning assets	6,148,970	9,387,947	7,336,516	6,155,365	6,361,135	-34.50	-17.08
Non-interest-bearing cash and due from depository institutions	37,757	27,752	29,964	15,480	14,691	36.05	96.83
Premises, fixed assets, and leases	42,737	45,452	45,034	47,166	49,411	-5.97	-19.70
Other real estate owned	382,282	10,600	439,061	33,487	37,989	3506.43	185.05
Investment in unconsolidated subsidiaries	19,063	19,063	19,063	19,063	19,063	0.00	0.00
Intangible and other assets	1,127,365	677,746	1,004,356	722,439	947,176	66.34	851.35
Total assets	7,758,174	10,168,560	8,873,994	6,993,000	7,429,465	-23.70	-0.01
Quarterly average assets	7,289,471	9,134,657	9,448,695	6,480,671	7,686,821	-20.20	-9.71
Average loans and leases (YTD)	3,828,736	4,994,347	5,030,210	4,685,147	5,000,697	-23.34	-27.44
Memoranda							
Loans held-for-sale	0	0	186,911	0	0		
Loans not held-for-sale	3,656,358	5,052,804	3,939,750	4,915,559	4,677,873	-27.64	-33.23
Real estate loans secured by 1-4 family	512,995	660,037	627,487	766,485	943,741	-22.28	-66.45
Commercial real estate loans	867,887	1,287,092	913,273	1,246,058	1,088,794	-32.57	20.49
Construction and land development	8,842	8,859	8,849	104,130	214,197	-0.19	-77.16
Multifamily	56,094	65,762	64,331	78,708	119,237	-14.70	-76.37
Nonfarm nonresidential	802,951	1,212,471	840,093	1,063,220	755,360	-33.78	80.74
Real estate loans secured by farmland	0	0	0	0	0		-100.00
Total investment securities	892,841	2,899,191	1,717,409	898,463	927,420	-69.20	-33.16
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	257	266	265	5	5	-3.38	5040.00
Mortgage-backed securities	769,345	834,424	822,114	799,901	871,388	-7.80	-34.40
Asset-backed securities	35,785	118,494	86,848	0	0	-69.80	
Other debt securities	83,152	1,943,412	804,369	98,557	56,027	-95.72	-49.02
Mutual funds and equity securities	4,302	2,595	3,813	0	0	65.78	
Available-for-sale securities	888,539	2,896,596	1,713,596	898,463	927,420	-69.32	-33.48
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	257	266	265	5	5	-3.38	5040.00
Mortgage-backed securities	769,345	834,424	822,114	799,901	871,388	-7.80	-34.40
Asset-backed securities	35,785	118,494	86,848	0	0	-69.80	
Other debt securities	83,152	1,943,412	804,369	98,557	56,027	-95.72	-49.02
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	206,567	408,915	304,941	214,814	221,565	-49.48	-15.83
Structured notes, fair value	0	0	0	0	0		
Pledged securities	124,584	1,360,401	208,038	425,372	470,083	-90.84	-84.31

BHC Name

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Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	74,603	94,105	72,188	60,163	44,661	-20.72	67.38
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	-100,929	-10,860	-74,152	789,097	952,645		
MMDA and other savings accounts	1,142,008	1,184,743	1,201,867	339,546	559,222	-3.61	711.70
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	1,115,682	1,267,988	1,199,903	1,188,806	1,556,528	-12.01	106.27
Time deposits of \$250K or more	143,774	162,880	158,409	187,031	244,034	-11.73	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	360,000	0	240,000	280,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	472,999	422,517	438,820	501,505	892,248	11.95	18507.36
Brokered deposits < \$250K	2,882,449	5,240,125	4,411,972	2,410,456	1,933,913	-44.99	
Noncore funding	3,499,222	6,185,522	5,009,201	3,338,992	3,350,195	-43.43	-17.93
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	634,703	634,703	634,703	634,703	634,703	0.00	0.00
Other liabilities	99,096	63,787	37,138	44,166	125,043	55.35	125.60
Total liabilities	5,348,703	8,152,000	6,880,945	5,206,667	5,666,469	-34.39	-2.45
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	297	297	297	297	297	0.00	0.00
Common surplus	1,195,213	1,195,213	1,195,213	1,195,213	1,195,213	0.00	0.00
Retained earnings	995,448	445,654	503,347	367,704	338,284	123.37	19.19
Accumulated other comprehensive income	218,513	375,396	294,192	223,119	229,202	-41.79	-10.97
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,409,471	2,016,560	1,993,049	1,786,333	1,762,996	19.48	5.86
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,409,471	2,016,560	1,993,049	1,786,333	1,762,996	19.48	5.86
Total liabilities and capital	7,758,174	10,168,560	8,873,994	6,993,000	7,429,465	-23.70	-0.01
Memoranda							
Non-interest-bearing deposits	74,603	94,105	72,188	60,163	44,661	-20.72	67.38
Interest-bearing deposits	4,067,302	6,576,888	5,698,096	3,726,130	3,689,814	-38.16	-0.39
Total deposits	4,141,905	6,670,993	5,770,284	3,786,293	3,734,475	-37.91	0.34
Long-term debt that reprices within 1 year	216,312	115,022	126,892	189,381	469,903	88.06	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,993,049	1,786,333	1,786,333	1,762,996	2,274,731		
Accounting restatements	0	0	0	0	0		
Net income	492,101	77,950	135,643	73,312	188,219		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	43,892	665,000		
Change in other comprehensive income	-75,679	152,277	71,073	-6,083	-34,954		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,409,471	2,016,560	1,993,049	1,786,333	1,762,996		

BHC Name

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Peer #

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	17.80			19.15			17.36			28.78			27.36		
Commercial and industrial loans	28.40			30.01			28.34			41.38			35.08		
Loans to individuals	0.08			0.07			0.08			0.13			0.16		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.85			0.46			0.72			0			0.37		
Net loans and leases	46.13			49.04			45.22			69.50			61.47		
Debt securities over 1 year	10.96			25.61			18.67			12.52			12.32		
Mutual funds and equity securities	0.06			0.03			0.04			0			0		
Subtotal	57.14			74.68			63.94			82.02			73.79		
Interest-bearing bank balances	21.62			14.77			18.10			5.67			11.67		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	0.13			2.83			0.63			0.25			0.16		
Trading assets	0			0			0			0			0		
Total earning assets	79.26			92.32			82.67			88.02			85.62		
Non-interest cash and due from depository institutions	0.49			0.27			0.34			0.22			0.20		
Other real estate owned	4.93			0.10			4.95			0.48			0.51		
All other assets	20.26			7.40			16.99			11.76			14.18		
Memoranda															
Short-term investments	21.75			17.60			18.74			5.93			11.83		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	9.92			8.21			9.26			11.44			11.73		
Asset-backed securities	0.46			1.17			0.98			0			0		
Other debt securities	1.07			19.11			9.06			1.41			0.75		
Loans held-for-sale	0			0			2.11			0			0		
Loans held for investment	47.13			49.69			44.40			70.29			62.96		
Real estate loans secured by 1-4 family	6.61			6.49			7.07			10.96			12.70		
Revolving	0.24			0.26			0.28			0.53			0.73		
Closed-end, secured by first liens	6.29			6.05			6.63			10.04			11.44		
Closed-end, secured by junior liens	0.08			0.18			0.17			0.39			0.54		
Commercial real estate loans	11.19			12.66			10.29			17.82			14.66		
Construction and land development	0.11			0.09			0.10			1.49			2.88		
Multifamily	0.72			0.65			0.72			1.13			1.60		
Nonfarm nonresidential	10.35			11.92			9.47			15.20			10.17		
Real estate loans secured by farmland	0			0			0			0			0		

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	37.77			38.54			37.34			40.94			43.45		
Real estate loans secured by 1-4 family	14.03			13.06			15.21			15.59			20.17		
Revolving	0.51			0.53			0.59			0.75			1.16		
Closed-end	13.52			12.54			14.61			14.84			19.02		
Commercial real estate loans	23.74			25.47			22.13			25.35			23.28		
Construction and land development	0.24			0.18			0.21			2.12			4.58		
1-4 family	0.01			0.01			0.01			0.01			0.02		
Other	0.23			0.16			0.20			2.11			4.56		
Multifamily	1.53			1.30			1.56			1.60			2.55		
Nonfarm nonresidential	21.96			24			20.36			21.63			16.15		
Owner-occupied	1.41			1.29			1.55			1.46			1.80		
Other	20.55			22.70			18.80			20.17			14.34		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	60.26			60.39			60.95			58.87			55.72		
Loans to individuals	0.16			0.15			0.17			0.19			0.25		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	1.81			0.93			1.55			0			0.59		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	47.90			86.45			64.81			94.12			94.29		
Real estate loans secured by 1-4 family	17.80			29.30			26.39			35.85			43.78		
Revolving	0.65			1.18			1.03			1.73			2.51		
Closed-end	17.15			28.12			25.36			34.11			41.27		
Commercial real estate loans	30.11			57.15			38.41			58.27			50.51		
Construction and land development	0.31			0.39			0.37			4.87			9.94		
1-4 family	0.02			0.02			0.02			0.03			0.04		
Other	0.29			0.37			0.35			4.84			9.90		
Multifamily	1.95			2.92			2.71			3.68			5.53		
Nonfarm nonresidential	27.85			53.83			35.34			49.72			35.04		
Owner-occupied	1.79			2.90			2.70			3.37			3.92		
Other	26.06			50.93			32.64			46.36			31.13		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	76.44			135.47			105.79			135.33			120.92		
Loans to individuals	0.21			0.34			0.30			0.43			0.54		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	2.29			2.08			2.68			0			1.27		
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.32			24.18			20.58			23.89			21.47		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	28.31			54.25			35.72			54.91			46.60		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	30.11			57.15			38.41			58.27			50.51		

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	21.75			17.60			18.74			5.93			11.83		
Liquid assets	22.16			15.10			18.50			6			12		
Investment securities	11.51			28.51			19.35			12.85			12.48		
Net loans and leases	46.13			49.04			45.22			69.50			61.47		
Net loans, leases and standby letters of credit	47.05			50.09			46.53			70.59			62.36		
Core deposits	14.38			12.47			13.52			17			20.95		
Noncore funding	45.10			60.83			56.45			47.75			45.09		
Time deposits of \$250K or more	1.85			1.60			1.79			2.67			3.28		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0			3.54			0			3.43			3.77		
Earning assets that reprice within 1 year	27.25			26.83			24.87			60.44			55.55		
Interest-bearing liabilities that reprice within 1 year	46.12			59.94			58.80			47.26			40.95		
Long-term debt that reprices within 1 year	2.79			1.13			1.43			2.71			6.32		
Net assets that reprice within 1 year	-21.66			-34.24			-35.36			10.47			8.27		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	37.63			57.81			54.75			50.70			44.77		
Net short-term noncore funding dependence	27.18			51.65			46.79			41.36			27.68		
Short-term investment / Short-term noncore funding	56.32			31.30			36.76			14.80			36.51		
Liquid assets - short-term noncore funding / Nonliquid assets	-21.14			-48.43			-39.83			-36.22			-23.18		
Net loans and leases / Total deposits	86.41			74.76			69.54			128.36			122.29		
Net loans and leases / Core deposits	320.78			393.31			334.43			408.83			293.40		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.36			18.70			13.47			10.31			10.84		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.52			99.91			99.78			100			100		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0.03			0.01			0.02			0			0		
Mortgage-backed securities	86.17			28.78			47.87			89.03			93.96		
Asset-backed securities	4.01			4.09			5.06			0			0		
Other debt securities	9.31			67.03			46.84			10.97			6.04		
Mutual funds and equity securities	0.48			0.09			0.22			0			0		
Debt securities 1 year or less	1.13			9.92			3.28			1.96			1.31		
Debt securities 1 to 5 years	25.55			36.32			24.31			10.96			17.99		
Debt securities over 5 years	69.67			53.49			72.18			86.48			80.70		
Pledged securities	13.95			46.92			12.11			47.34			50.69		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-5.70			242.29			301.24			-52.86			49.79		
Investment securities	-69.20			220.56			91.15			-3.12			-15.74		
Core deposits	-12.01			3.42			0.93			-23.62			20.60		
Noncore funding	-43.43			124.83			50.02			-0.33			6.57		

BHC Name

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			228,268	171,876	482,541
Commit: Secured commercial real estate loans	37,070	39,745	48,989	45,937	204,526
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	71,620	106,120	116,120	76,120	66,120
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							2.57			2.46			6.49		
Standby letters of credit	0.92			1.04			1.31			1.09			0.89		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	64.45			49.17			56.34			71.50			67.30		
Interest rate contracts	64.45			49.17			56.34			71.50			67.30		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	64.45			49.17			56.34			71.50			67.30		
Interest rate swaps	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							4.54			3.67			9.65		
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Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate contracts	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Exchange-traded	0	0	0	0	0
Over-the-counter	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate contracts	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	319,114	200,331	201,054	276,355	548,675
Held for trading	0	0	0	0	0
Non-traded	319,114	200,331	201,054	276,355	548,675
Current credit exposure on risk-based capital derivative contracts	319,114	200,331	201,054	276,355	548,675
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	100			100			100			100			100		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	0			0			0			0			0		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	100			100			100			100			100		
Exchange-traded	0			0			0			0			0		
Over-the-counter	100			100			100			100			100		
Swaps	0			0			0			0			0		
Held for trading	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			100		
Interest rate contracts	100			100			100			100			100		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	100			100			100			100			100		
One year or less	0			0			0			0			0		
Over 1 year to 5 years	0			0			0			0			0		
Over 5 years	100			100			100			100			100		
Gross negative fair value (absolute value)	0			0			0			0			0		
Gross positive fair value	6.38			4.01			4.02			5.53			10.97		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0			0			0		
Gross positive fair value (X)	0.11			0.09			0.09			0.13			0.27		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.11			0.09			0.09			0.13			0.27		
Current credit exposure (X)	0.11			0.09			0.09			0.13			0.27		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	5.46			2.27			2.82			4.51			9.09		

BHC Name

City/State

3818804

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9

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	113,833	55,408	55,408	110,985	159,157
Gross losses	3,444	50,662	128,677	44,477	15,707
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,512	14,503	15,479	22,036	5,605
Net losses	-1,068	36,159	113,198	22,441	10,102
Provision for loan and lease losses	-37,449	46,389	171,623	-33,136	-38,070
Adjustments	0	0	0	0	0
Ending balance	77,452	65,638	113,833	55,408	110,985
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.66			0.75			2.02			-0.48			-0.51		
Provision for loan and lease losses / Average loans and leases	-1.30			1.24			3.41			-0.71			-0.76		
Provision for loan and lease losses / Net loan and lease losses	3,506.46			128.29			151.61			-147.66			-376.86		
Allowance for loan and lease losses / Total loans and leases not held for sale	2.12			1.30			2.89			1.13			2.37		
Allowance for loan and lease losses / Total loans and leases	2.12			1.30			2.76			1.13			2.37		
Allowance for loan and lease losses / Net loans and leases losses (X)				1.36			1.01			2.47			10.99		
Allowance for loan and lease losses / Nonaccrual assets	15.21			4.64			20.47			27.98			17.15		
ALLL / 90+ days past due + nonaccrual loans and leases	15.14			4.51			18.92			23.61			15.91		
Gross loan and lease losses / Average loans and leases	0.12			1.35			2.56			0.95			0.31		
Recoveries / Average loans and leases	0.16			0.39			0.31			0.47			0.11		
Net losses / Average loans and leases	-0.04			0.97			2.25			0.48			0.20		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	3.51			32.61			34.80			140.29			7.76		
Earnings coverage of net loan and lease losses (X)	-563.97			4.10			3.05			2.51			28.39		

Net Loan and Lease Losses By Type

Real estate loans	-0.09			0.02			0.06			0.33			0.48		
Real estate loans secured by 1-4 family	-0.17			0.16			0.15			0.92			0.72		
Revolving	-1.32			-0.09			-0.13			2.50			0.04		
Closed-end	-0.13			0.18			0.16			0.84			0.76		
Commercial real estate loans	-0.05			-0.05			0			-0.04			0.27		
Construction and land development	-0.09			0.03			0			0.03			-0.01		
1-4 family	-0.08			-0.14			-0.11			0.03			-0.01		
Other	-0.02			0.17			0.11			0			0		
Multifamily	0			-0.03			-0.02			0.49			-0.02		
Nonfarm nonresidential	-0.05			-0.05			0.01			-0.08			0.40		
Owner-occupied	-0.04			-0.02			-0.07			-0.07			0.40		
Other	-0.01			-0.03			0.08			-0.01			0		
Real estate loans secured by farmland															
Commercial and industrial loans	0.01			1.55			4.45			0.53			0		
Loans to individuals				6.08			5.73			6.95			2.58		
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0			0			0						0		

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	16,469	24,944	23,138	107,910	101,566
90+ days past due loans and leases	30,880	45,247	45,554	42,111	50,744
Nonaccrual loans and leases	480,799	1,410,139	556,112	192,606	647,001
Total past due and nonaccrual loans and leases	528,148	1,480,330	624,804	342,627	799,311
Restructured 30–89 days past due	1,793	2,251	2,052	2,264	2,653
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	431,849	442,308	439,739	48,587	559,629
Total restructured loans and leases	433,642	444,559	441,791	50,851	562,282
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	43,739	44,806	44,663	45,860	339,657
Other real estate owned	382,282	10,600	439,061	33,487	37,989
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	28,328	5,070	95	5,421	0
Total other assets past due and nonaccrual	28,328	5,070	95	5,421	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.45			0.49			0.56			2.20			2.17		
90+ days past due loans and leases	0.84			0.90			1.10			0.86			1.08		
Nonaccrual loans and leases	13.15			27.91			13.48			3.92			13.83		
90+ days past due and nonaccrual loans and leases	13.99			28.80			14.58			4.77			14.92		

30–89 days past due restructured	0.05			0.04			0.05			0.05			0.06		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	11.81			8.75			10.66			0.99			11.96		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.45			0.49			0.56			2.19			2.17		
90+ days past due assets	0.84			0.89			1.10			0.86			1.08		
Nonaccrual assets	13.82			27.98			13.48			4.02			13.83		
30+ days past due and nonaccrual assets	15.10			29.37			15.14			7.07			17.09		

Percent of Total Assets

90+ days past due and nonaccrual assets	6.96			14.36			6.78			3.43			9.39		
90+ days past due and nonaccrual assets + other real estate owned	11.89			14.47			11.73			3.91			9.90		

Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:

Total assets	11.71			14.43			11.74			3.92			13.83		
Allowance for loan and lease losses	1,173.13			2,236.20			915.28			494.91			925.62		
Equity capital + allowance for loan and lease losses	36.54			70.49			49.45			14.89			54.82		
Tier 1 capital + allowance for loan and lease losses	31.52			65.17			43.82			12.82			47.66		
Loans and leases + other real estate owned	22.50			28.99			22.82			5.54			21.78		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	1.19			1.27			1.49			5.30			4.95		
	90+ days past due	2.24			2.19			2.78			1.98			2.48		
	Nonaccrual	5.52			30.04			9.74			5.01			11.13		
Commercial and industrial	30–89 days past due	0			0			0			0.03			0.02		
	90+ days past due	0			0.09			0.11			0.07			0.01		
	Nonaccrual	18.36			27.04			16.15			3.17			16.14		
Individuals	30–89 days past due	1.55			2.29			2			5.26			2.81		
	90+ days past due	0			0			0			1.26			2.17		
	Nonaccrual	0.05			0.05			0.17			0.17			1.22		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0						0		
	90+ days past due	0			0			0						0		
	Nonaccrual	0			0			0						0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																	
1–4 family	30–89 days past due		3.05			3.66			3.53			4.15			3.71		
	90+ days past due		6.02			5.31			5.58			5.12			5.32		
	Nonaccrual		10.32			10.50			10.69			9.94			10.81		
Revolving	30–89 days past due		0.47			0.76			1.23			4.16			3.01		
	90+ days past due		0.15			1.04			0.92			0.94			1.33		
	Nonaccrual		2.25			2.80			5.35			5.62			3.67		
Closed-end	30–89 days past due		3.15			3.79			3.62			4.15			3.76		
	90+ days past due		6.24			5.49			5.77			5.34			5.56		
	Nonaccrual		10.63			10.83			10.91			10.16			11.25		
Junior lien	30–89 days past due		0.02			0.06			0.06			0.11			0.10		
	90+ days past due		0.09			0.17			0.14			0.20			0.23		
	Nonaccrual		0.04			0.04			0.04			0.03			0.06		
Commercial real estate	30–89 days past due		0.08			0.05			0.09			6.01			6.03		
	90+ days past due		0			0.59			0.86			0.04			0.01		
	Nonaccrual		2.68			40.06			9.08			1.97			11.41		
Construction and development	30–89 days past due		0			0			0			6.84			2.97		
	90+ days past due		0			83.72			83.82			0			0		
	Nonaccrual		7.31			7.37			7.37			0.64			6.05		
1–4 family	30–89 days past due		0			0			0			0			0		
	90+ days past due		0			0			0			0			0		
	Nonaccrual		0			0			0			0			0		
Other	30–89 days past due		0			0			0			6.84			2.97		
	90+ days past due		0			83.72			83.82			0			0		
	Nonaccrual		7.31			7.37			7.37			0.64			6.05		
Multifamily	30–89 days past due		0			0			1.12			0			0.50		
	90+ days past due		0			0			0			0			0		
	Nonaccrual		6.51			5.55			5.67			4.97			3.47		
Nonfarm non-residential	30–89 days past due		0.09			0.05			0.01			6.37			7.77		
	90+ days past due		0			0.02			0.05			0.05			0.02		
	Nonaccrual		2.36			42.17			9.36			1.88			14.18		
Owner Occupied	30–89 days past due		0.06			0			0			0.77			0.06		
	90+ days past due		0			0			0			0			0		
	Nonaccrual		0.30			0.70			0.98			0.83			1.91		
Other	30–89 days past due		0.03			0.05			0.01			5.60			7.71		
	90+ days past due		0			0.02			0.05			0.05			0.02		
	Nonaccrual		2.06			41.47			8.38			1.05			12.27		
Farmland	30–89 days past due																
	90+ days past due																
	Nonaccrual																
Credit card	30–89 days past due																
	90+ days past due																
	Nonaccrual																

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,195,510	1,195,510	1,195,510	1,195,510	1,195,510
Retained earnings	995,448	445,654	503,347	367,704	338,284
Accumulated other comprehensive income (AOCI)	218,513	375,396	294,192	223,119	229,202
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,409,471	2,016,560	1,993,049	1,786,333	1,762,996
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	780	956	951	898	0
Accumulated other comprehensive income-related adjustments	218,513	375,396	294,192	223,119	229,202
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,190,178	1,640,208	1,697,906	1,562,316	1,533,794
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,190,178	1,640,208	1,697,906	1,562,316	1,533,794
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	615,640	547,055	566,286	521,072	511,265
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	615,640	547,055	566,286	521,072	511,265
Less: Additional tier 1 capital deductions	575	592	583	502	505
Additional tier 1 capital	615,065	546,463	565,703	520,570	510,760
Tier 1 Capital	2,805,243	2,186,671	2,263,609	2,082,886	2,044,554
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	68,585	49,354	94,568	104,375
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	73,173	65,638	89,399	55,408	75,887
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	73,173	134,223	138,753	149,976	180,262
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	73,173	134,223	138,753	149,976	180,262
Exited advanced approach tier 2 capital					
Total capital	2,878,416	2,320,894	2,402,362	2,232,862	2,224,816
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	7,289,471	9,134,657	9,448,695	6,480,671	7,686,821
Less: Deductions from common equity tier 1 capital	1,355	1,548	1,534	1,400	505
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	7,288,116	9,133,109	9,447,161	6,479,271	7,686,316
Total risk-weighted assets	5,849,010	8,825,370	7,126,864	6,129,281	6,035,337
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	37.45			18.59			23.82			25.49			25.41		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	47.96			24.78			31.76			33.98			33.88		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	49.21			26.30			33.71			36.43			36.86		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	38.49			23.94			23.96			32.15			26.60		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0			0			0			0			0		
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

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Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	697,997	966,292	864,185	910,304	542,674
Real estate loans	27	37	35	42	438
Commercial and industrial loans	697,970	966,255	864,150	910,262	542,236
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	77,610	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	697,997	1,043,902	864,185	910,304	542,674
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	-27.77			7.53			-5.07			67.74			-19.93		
Total selected assets	-33.14			16.17			-5.07			67.74			-19.93		
Deposits															

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities		0	0	0	0	0		0
1–4 family residential loans		0	0	0	0	0		0
Home equity lines		0	0	0	0	0		0
Credit card receivables		0	0	0	0	0		0
Auto loans		0	0	0	0	0		0
Commercial and Industrial loans		0	0	0	0	0		0
All other loans and leases		0	0	0	0	0		0
Asset-backed commercial paper conduits		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		0
Liquidity commitments provided to conduit structures		0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	75,000	26,000	26,000	105,530	289,000	188.46	22.95
Dividends	75,000	26,000	26,000	105,530	289,000	188.46	22.95
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	75,000	26,000	26,000	105,530	289,000	188.46	22.95
Securities gains (losses)	0	0	0	0	0		
Other operating income	5	0	0	0	0		
Total operating income	75,005	26,000	26,000	105,530	289,000	188.48	22.96
Operating Expenses							
Personnel expenses	0	9	9	1,046	1,618	-100.00	-100.00
Interest expense	5,650	6,587	8,803	10,582	11,346	-14.22	
Other expenses	15,405	20,057	25,606	35,631	33,620	-23.19	-10.90
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	21,055	26,653	34,418	47,259	46,584	-21.00	21.75
Income (loss) before taxes	53,950	-653	-8,418	58,271	242,416		23.44
Applicable income taxes (credit)	-916	-14,224	-12,750	-8,858	-429		
Extraordinary items							
Income before undistributed income of subsidiaries	54,866	13,571	4,332	67,129	242,845	304.29	25.53
Equity in undistributed income of subsidiaries	437,235	64,379	131,311	6,183	-54,626	579.16	158.49
Bank subsidiaries	437,245	64,389	131,325	6,211	-54,553	579.07	158.43
Nonbank subsidiaries	-10	-10	-14	-28	-73		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	492,101	77,950	135,643	73,312	188,219	531.30	131.19
Memoranda							
Bank net income	512,245	90,389	157,325	111,741	234,447	466.71	122.53
Nonbank net income	-10	-10	-14	-28	-73		
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,323,799	98.95	2,934,592	98.35	2,927,907	98.85	2,715,310	2,789,155	13.26	15.35
Common and preferred stock	3,276,145	97.53	2,933,712	98.32	2,917,745	98.51	2,708,621	2,789,155	11.67	13.69
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	47,654	1.42	880	0.03	10,162	0.34	6,689	0	5315.23	
Investment in nonbank subsidiaries	19,346	0.58	19,360	0.65	19,356	0.65	19,370	19,398	-0.07	-1.11
Common and preferred stock	19,346	0.58	19,360	0.65	19,356	0.65	19,370	19,398	-0.07	-1.11
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	15,863	0.47	17,883	0.60	14,763	0.50	14,036	19,313	-11.30	25.76
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	18	0	11,962	0.40	0	0	9,760	10,294	-99.85	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,359,026	100.00	2,983,797	100.00	2,962,026	100.00	2,758,476	2,838,160	12.58	15.28
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	256,687	7.64	307,495	10.31	311,928	10.53	312,125	422,346	-16.52	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	56,430	1.68	23,192	0.78	20,556	0.69	22,625	15,107	143.32	6740.00
Balance due to subsidiaries and related institutions	636,438	18.95	636,550	21.33	636,493	21.49	637,393	637,711	-0.02	-0.06
Total liabilities	949,555	28.27	967,237	32.42	968,977	32.71	972,143	1,075,164	-1.83	48.92
Equity Capital	2,409,471	71.73	2,016,560	67.58	1,993,049	67.29	1,786,333	1,762,996	19.48	5.86
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	297	0.01	297	0.01	297	0.01	297	297	0.00	0.00
Common surplus	1,195,213	35.58	1,195,213	40.06	1,195,213	40.35	1,195,213	1,195,213	0.00	0.00
Retained earnings	995,448	29.64	445,654	14.94	503,347	16.99	367,704	338,284	123.37	19.19
Accumulated other comprehensive income	218,513	6.51	375,396	12.58	294,192	9.93	223,119	229,202	-41.79	-10.97
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,359,026	100.00	2,983,797	100.00	2,962,026	100.00	2,758,476	2,838,160	12.58	15.28
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	634,703	18.90	634,703	21.27	634,703	21.43	634,703	634,703	0.00	0.00
Notes payable to subsidiaries that issued TPS	615,640	18.33	615,640	20.63	615,640	20.78	615,640	615,640	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	29.46			5.57			7.11			4.31			10.12		
Bank net income / Average equity investment in banks	21.87			4.37			5.64			4.13			8.22		
Nonbank net income / Average equity investment in nonbanks	-0.07			-0.07			-0.07			-0.14			-0.38		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	104.09			115.96			115.98			152.42			124.56		
Nonbank net income / Parent net income															
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	39.41			47.96			48.62			54.42			60.99		
Total debt / Equity capital	10.65			15.25			15.65			17.47			23.96		
Total debt + notes payable to subs that issued TPS / Equity capital	36.20			45.78			46.54			51.94			58.88		
Total debt + Loans guaranteed for affiliate / Equity capital	10.65			15.25			15.65			17.47			23.96		
Total debt / Equity capital – excess over fair value	10.65			15.25			15.65			17.47			23.96		
Long-term debt / Equity capital	10.65			15.25			15.65			17.47			23.96		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	23.17			29.09			29.06			27.47			27.66		
Double Leverage															
Equity investment in subs / Equity capital	136.77			146.44			147.37			152.71			159.31		
Total investment in subs / Equity capital	138.75			146.48			147.88			153.09			159.31		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.35			9.01			6.96			12.84			5.56		
Equity investment in subs – equity cap / Net income-div (X)	1.35			9.01			6.96			32.01					
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	360.58			150.92			112.59			125.49			40.67		
Cash from ops + noncash items + op expense / Op expense + dividend	367.59			139.97			121.89			127.95			41.48		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.38			111.50			101.76			97.38			100.73		
Pretax operating income + interest expense / Interest expense	1,054.87			90.09			4.37			650.66			2,236.58		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	404.41			97.10			70.91			242.57			706.42		
Dividends + interest from subsidiaries / Interest expense + dividends	1,327.43			394.72			295.35			193.73			42.73		
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.16			0.19			0.09			0.19			0.40		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0			0			0			0			0		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0			0			0			0			0		

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Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0			0			0			65.38			273.84		
Dividends declared / Net income	0			0			0			59.87			353.31		
Net income – dividends / Average equity	29.46			5.57			7.11			1.73			-25.63		
Percent of Dividends Paid															
Dividends from bank subsidiaries										240.43			43.46		
Dividends from nonbank subsidiaries										0			0		
Dividends from subsidiary holding companies.....										0			0		
Dividends from all subsidiaries										240.43			43.46		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	14.64			28.76			16.53			94.44			123.27		
Interest income from bank subsidiaries	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	14.64			28.76			16.53			94.44			123.27		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries															
Management and service fees from nonbank subsidiaries															
Other income from nonbank subsidiaries															
Operating income from nonbank subsidiaries															
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.99			100			100			100			100		
Interest income from bank subsidiaries	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	99.99			100			100			100			100		
Dividends from nonbank subsidiaries	0			0			0			0			0		
Interest income from nonbank subsidiaries	0			0			0			0			0		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	0			0			0			0			0		
Dividends from subsidiary holding companies	0			0			0			0			0		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies	0			0			0			0			0		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt															
Loans and advances from subsidiaries / Total debt	247.27			206.41			203.48			203.35			150.28		